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Mail Stop AMENDMENT Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 10/659,123

MESSAGE:

Amendment and Reply (7 pgs.)

Thank you.

Howard Sobelman

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CONFIRMATION NO.: CLIENT MATTER NO.: 49335.2300

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By:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Serial No.:	10/659,123	Filed:	09/10/2003
Applicant:	Barker, et al.	Docket No.:	49335.2300
Confirmation No.:	3544	Examiner:	Firmin Backer
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Group Art Unit:	3621

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on March 27, 2006, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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PAGE 2/8 * RCVD AT 6/22/2006 1:05:01 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-2/1 * DNIS:2738300 * CSID:602 382 6070 * DURATION (mm:ss):02:28